NATIONWIDE BANKSHARES. INC.

Selected balance and off-balance sheet items	\$180 \$125 \$4 \$19 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10	\$2 \$3 \$4 \$1 \$1 \$2 \$2 \$3 \$3 \$3	00 4.39 63 -25.39 65 26.79 65 -0.89 65 -0.89 65 -6.19 65 -23.09 65 -23.09 65 -22.39
Assets Loans Construction & development Closed and 1.4 family residential Home equity Commercial & Industrial Commercial & Industrial Commercial & Industrial Commercial Residential Consequent Residential Consequent Residential mortgage originations Closed end mortgage originations Closed end mortgage originations soid (quarter) Open-end HELOC originations soid (quarter) Closed-end mortgage originations soid (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 fiesk based capital ratio Total risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Return on assets² Return on assets¹ Return on assets¹ Return on assets¹ Return on assets¹ Return on assets² Return on assets?	\$180 \$180 \$125 \$4 \$19 \$1 \$1 \$0 \$7 \$10 \$16 \$16 \$17 \$17 \$17 \$17 \$17 \$18 \$17 \$18 \$17 \$18 \$17 \$18 \$17	\$ millions \$17 \$13 \$3 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5 \$5	177 -1.39 180 -4.39 181 -2.5.39 182 -2.6.79 181 -4.69 183 -2.2.79 183 -2.2.79 184 -2.3.09 185 -2.2.39 185 -2.2.39 185 -2.2.39 185 -2.2.39
Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & industrial Commercial estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Cash & balances due Residential mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Open-end HELOC originations sold (quarter) Unused to destination of the provincial sold (quarter) Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio ([ALLL+Alloc transfer risk)/Noncurrent loans))	\$180 \$125 \$4 \$19 \$1 \$0 \$7 \$16 \$38 \$0 \$5 \$0 \$7 \$17 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10	\$17 \$13 \$ \$2 \$ \$ \$ \$1 \$1 \$2 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	00 4.39 63 -25.39 65 26.79 65 -0.89 65 -0.89 65 -0.89 65 -0.89 65 -0.89 65 -0.89 65 -0.89 65 -0.89 65 -0.89 65 -0.89 66 -0.89 67 -0.89 68 -0.89 69
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Montgage-backed securities (GSE and private issue) Asset-backed securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sole (quarter) Open-end HELOC originations sold (quarter) Closed-end mortgage originations sold (quarter) Unpen-end HELOC originations sold (quarter) Closed-end mortgage originations sold (\$4 \$19 \$1 \$0 \$7 \$16 \$38 \$38 \$0 \$5 \$5 \$7 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17	\$2 \$2 \$3 \$3 \$4 \$1 \$1 \$2 \$2 \$3 \$3 \$3 \$3	33
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originations sold (quarter) Open-end HELOC originated for sole (quarter) Unused commitments Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 risk based capital ratio Total risk based capital ratio Return on equity [†] Return on assets [†] Net interest margin [†] Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans))	\$19 \$1 \$0 \$7 \$10 \$16 \$38 \$0 \$5 \$0 \$20 \$7	\$2 \$3 \$4 \$1 \$1 \$2 \$2 \$3 \$3 \$3	25 26.79 26.10 27.7 -0.89 28.3 22.79 29.5 -6.19 20.0 -44.09 20.0 -44.09 20.0 -44.09 20.0 -44.09 20.0 -45.09 20.0 -
Home equity Credit card Other consumer Other consumer Other consumer Other consumer Commercial & Industrial Commercial Real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originations Closed-end mortgage originations sold (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Unused the borrowings HLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Total risk based capital ratio Return on equity¹ Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio ([LALLL+Alloc transfer risk/Noncurrent loans))	\$1 \$0 \$7 \$10 \$16 \$38 \$0 \$5 \$0 \$20 \$7	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	11 -4.69 15 -0.89 15 -0.89 15 -6.19 16 -44.09 16 -6.19 17 -44.09 18 -72.09 18 -72.39 18 -72.39 18 -72.39 18 -72.39 18 -72.39 18 -72.39 18 -72.39
Credit cord Other consumer Commercial & Industrial Commercial Research (Commercial & Industrial Commercial Research (Commercial Researc	\$0 \$7 \$10 \$16 \$38 \$0 \$5 \$0 \$20 \$7 \$17	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	50
Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Cash & balances due Residential mortgage originations Closed-end mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Uppen-end HELOC originations sold (quarter) Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$7 \$10 \$16 \$38 \$0 \$5 \$0 \$20 \$7 \$17	\$1 \$1 \$2 \$2 \$3 \$2 \$3 \$3 \$3	13
Commercial & Industrial Cammercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sole (quarter) Open-end HELOC originated for sole (quarter) Open-end HELOC originations sold (quarter) Unused Commercial & Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Return on equity 1 Return on assets 1 Net interest margin 1 Coverage ratio {(LLLL+Alloc transfer risk)/Noncurrent loans)}	\$10 \$16 \$38 \$0 \$5 \$0 \$20 \$7 \$17	\$1 \$1 \$2 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	13 22.79 15 -6.19 16 -44.09 16 -6.19 17 -44.09 18 -723.
Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Closed-end mortgage originations sold (quarter) Unpen-end HELOC originated for sale (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on equity¹ Return on essets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$16 \$38 \$0 \$5 \$0 \$20 \$7 \$17 \$0 \$17	\$1 \$2 \$ \$ \$ \$2 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	21
Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originated for sale (quarter) Closed-end mortgage originated for sale (quarter) Closed-end mortgage originations sold (quarter) Closed-end mortgage originations sold (quarter) Closed-end mortgage originations sold (quarter) Closed-end betto originations sold (quarter) Ulabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$38 \$0 \$5 \$0 \$20 \$7 \$17 \$0 \$17	\$2 \$ \$ \$ \$2 \$ \$	11
Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Closed-end mortgage originations sold (quarter) Uiabilities Deposits Total other borrowings FHLB advances Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$0 \$5 \$0 \$20 \$7 \$17 \$0 \$17	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	50
Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Closed-end mortgage originations sold (quarter) Uiabilities Deposits Total other borrowings FHLB advances Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$0 \$5 \$0 \$20 \$7 \$17 \$0 \$17	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	50
Mortgage-backed securities (GSE and private issue) Asset-backed securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Closed-end mortgage originations sold (quarter) Closed-end mortgage originations sold (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on asset¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$5 \$0 \$20 \$7 \$17 \$0 \$17	\$3 \$3 \$3 \$3 \$3	64 -23.09 60
Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Uabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 leverage ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$20 \$7 \$17 \$0 \$17	\$3 \$3 \$3 \$3	50
Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$17 \$10 \$10 \$17	\$3 \$3 \$3	25.5 -22.39 25.5 102.29 26.0 103.99
Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$17 \$0 \$17	\$3 \$ \$3	102.29 50 55 103.99
Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$0 \$17	\$ \$3	50 35 103.99
Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$0 \$17	\$ \$3	50 35 103.99
Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$0 \$17	\$ \$3	50 35 103.99
Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	\$17	\$3	35 103.99
Open-end HELOC originations sold (quarter) Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Total risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}			
Liabilities Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}		¥	
Deposits Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}			
Total other borrowings FHLB advances Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 risk based capital ratio Total risk based capital ratio Return on equity ¹ Return on assets ¹ Net interest margin ¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$162	\$16	-1.19
Equity Equity apital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Total risk based capital ratio Total risk based capital ratio Return on equity ¹ Return on assets ¹ Net interest margin ¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$149	\$14	0.19
Equity Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$11	\$	-26.69
Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Total risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$8	\$	-18.89
Equity capital at quarter end Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Total risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}			
Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$18	\$1	-2.69
Performance Ratios Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	\$18		50 N/
Tier 1 leverage ratio Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	Y-	· · ·	
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}			
Total risk based capital ratio Return on equity¹ Return on assets¹ Net interest margin¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	9.6%	9.3	
Return on equity ¹ Return on assets ¹ Net interest margin ¹ Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	12.1%	11.8	
Return on assets Net interest margin Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	13.3%	13.0	
Net interest margin 1 Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	-0.4%	25.6	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	0.0%	2.7	
	3.8%	4.3	
Loss provision to net thatge-ons (qti)	146.2% 103.6%	346.1 ¹ 82.1 ¹	
Net charge-offs to average loans and leases ¹	2.2%		
¹ Quarterly, annualized.	2.270	0.3	70
Noncu		Gross Charge-Offs	
Asset Quality (% of Total Loan Type) 2009	ent Loans	2009 2010	
Construction & development 18.0	2010	2.8% 2.5	
Closed-end 1-4 family residential 1.2	2010 0.0%	1.2% 0.0	
Home equity 0.0	2010 0.0% 1.3%		
Credit card 0.0	2010 0.0% 1.3% 0.0%	0.5% 0.0	
Other consumer 1.7	2010 0.0% 1.3% 0.0% 0.0%	0.0% 0.0	% I
Commercial & Industrial 1.5	2010 0.0% 1.3% 0.0% 0.0% 0.0%	0.0% 0.0 0.5% 0.7	
Commercial real estate 0.0 Total loans 1.0	2010 0.0% 1.3% 0.0% 0.0% 0.4% 1.2%	0.0% 0.0	